

# YOUR HEALTH DESERVES BETTER!

Presenting

ManipalCigna  
**ProHealth Prime**  
 COMPLETE HEALTHCARE INSURANCE PLAN





IT'S NOT JUST HEALTH INSURANCE BUT  
 A COMPLETE HEALTHCARE INSURANCE!

PROTECT PLAN | ADVANTAGE PLAN



# ● BENEFITS AT A GLANCE

| TYPE OF COVER                       | PLAN NAME  | <br>COMPLETE HEALTHCARE INSURANCE PLAN  | <br>COMPLETE HEALTHCARE INSURANCE PLAN |
|-------------------------------------|--|--|---|
| BASE COVERS                         | Outpatient Expenses  | Not Applicable   |   |
|                                     | In-Patient Hospitalization   | Up to Sum Insured  |   |
|                                     | Room Accommodation   | Single Private AC room; ICU: Up to Sum Insured   |   |
|                                     | Modern and Advanced Treatments   | For Sum Insured < ₹5 Lacs: 50% of Sum Insured; For Sum Insured > = ₹5 Lacs: Up to Sum Insured  |   |
|                                     | Mental Illness, HIV/AIDS and STD cover   | Up to Sum Insured  |   |
|                                     | Pre - Hospitalization  | 60 Days; Up to Sum Insured   |   |
|                                     | Post - Hospitalization   | 180 Days; Up to Sum Insured  |   |
|                                     | Day Care Treatment   | Up to Sum Insured  |   |
|                                     | Domiciliary Hospitalization  | Up to 10% of Sum Insured   |   |
|                                     | Road Ambulance   | Up to Sum Insured  |   |
|                                     | Donor Expenses   | Up to Sum Insured  |   |
|                                     | Restoration of Sum Insured   | Unlimited Restoration of Sum Insured for unrelated/related illnesses. Applicable from 2 <sup>nd</sup> claim onwards  |   |
|                                     | AYUSH Treatment  | Up to Sum Insured  |   |
|                                     | Air Ambulance Cover  | Up to Sum Insured; subject to a maximum of ₹ 10 Lacs; over above the base Sum Insured  |   |
| Bariatric Surgery Cover             | Up to Sum Insured; subject to a maximum of ₹5 Lacs   |  |   |
| Daily Cash for Shared Accommodation | For Sum Insured up to ₹10 Lacs: ₹800 per day up to maximum of ₹5,600<br>For Sum Insured > ₹10 Lacs: ₹1,000 per day up to maximum of ₹7,000 |  |   |
| VALUE ADDED COVERS                  | Health Check-Up  | Annually from 1 <sup>st</sup> year onwards as per your choice. Limits / Tests basis opted Sum Insured  |   |
|                                     | Domestic Second Opinion  | Once during a Policy Year for each of the 36 listed Critical Illnesses   |   |
|                                     | Tele- Consultation   | Unlimited Tele-consultation in a Policy Year   |   |
|                                     | Cumulative Bonus   | Guaranteed Bonus of 25% of base Sum Insured per policy year maximum up to 200% of base Sum Insured   |   |
|                                     | Switch Off Benefit   | Switch off the cover after 1 year for a maximum period of 30 days while travelling abroad  |   |
|                                     | Wellness Program   | Earn rewards up to 20% of base premium through completing Healthy Life Management Program  |   |
|                                     | Discounts from Network Providers   | Discount on pharmacy, diagnostics and health supplements offered by the network providers of ManipalCigna Health Insurance Company Limited   |   |
|                                     | Premium Waiver benefit   | Waives off next one year renewal Policy Premium upon occurrence of Accidental Death or diagnosis of any of the listed Critical Illnesses   |   |
| OPTIONAL PACKAGES*                  | Enhance Plus   | 1. Upgrade to 'Any room' category<br>2. Health Maintenance Benefit up to ₹3,000<br>3. Maternity (up to 2 deliveries in the lifetime) + New Born + 1 <sup>st</sup> year vaccination expenses - up to 10% of Sum Insured; subject to a maximum of ₹1 Lac |   |
|                                     | Assure (Applicable for Sum Insured ₹3 Lacs, ₹4 Lacs and ₹5 Lacs)   | 1. Room Rent - Up to 1% of Sum Insured per day<br>ICU - Up to 2% of Sum Insured per day<br>2. Disease specific sub-limits<br>3. Capping on Modern and Advanced Treatments up to 10% of Sum Insured   |   |
|                                     | Enhance  | Not Applicable   |   |
|                                     | Freedom (Only for Resident Indians)  | 1. Upgrade to 'Any room' category<br>2. Worldwide Emergency Hospitalization with Outpatient Cover (including Accidental Hospitalization) up to Sum Insured; over and above base Sum Insured. Available only on reimbursement basis                     |   |
| OPTIONAL COVERS                     | Non-Medical Items  | Up to Sum Insured  |   |
|                                     | Deductible**   | ₹10,000 & ₹25,000  | Not Applicable  |
|                                     | Infertility Treatment (Option available with Enhance / Enhance Plus - Optional Packages)   | Coverage for IUI and/or IVF, up to ₹2.5 Lacs, over and above the Maternity limit. Maximum up to 2 successful procedures shall be covered during the lifetime of the insured. Applicable if base Sum Insured > = ₹7.5 Lacs                              |   |
|                                     | Personal Accident Cover  | Fixed benefit equal to 2 times of base Sum Insured up to a maximum of ₹50 Lacs   |   |
|                                     | Cumulative Bonus Booster (For Sum Insured ₹5 Lacs and above)   | 50% of Sum Insured up to a maximum of 200%   |   |
| ADD ON RIDER                        | ManipalCigna Critical Illness Add On Cover   | Lumpsum payment up to additional 100% of Sum Insured Opted   |   |
| WAITING PERIODS                     | Initial Waiting Period   | 30 Days  |   |
|                                     | Specified disease/procedure Waiting Period   | 24 Months  |   |
|                                     | Pre-existing Diseases Waiting Period   | For Sum Insured up to ₹5 Lacs: 36 Months; For Sum Insured ₹7.5 Lacs and above: 24 Months   |   |
|                                     | Bariatric Surgery  | 36 Months  |   |
|                                     | Maternity and infertility treatment waiting period   | 36 Months  |   |
|                                     | ManipalCigna Critical Illness Add On Cover   | Initial Waiting Period - 90 Days; Survival Period - 30 Days  |   |
| KEY APPLICABILITY AND ELIGIBILITY   | Min/Max Entry Age  | Adults: 18 years to No Limit; Children: 91 days to 25 years  |   |
|                                     | Sum Insured option (in Rs.)  | 3/4/5/7.5/10/12.5/15/20/25/30/40/50/100 Lacs<br>₹3 and 4 Lacs Sum Insured is available only with Protect Plan  |   |
|                                     | Policy Type  | Individual/ Multi-Individual and Family Floater options  |   |
|                                     | Policy Term  | 1/2/3 years<br>Lifetime Renewability   |   |
| DISCOUNTS                           | Standing Instruction Discount  | 3% on renewal premium  |   |
|                                     | Long Term Discount   | 2 years - 7.5%; 3 years - 10%  |   |
|                                     | Family Discount  | 2 or more members 20% in case of multi-individual policy   |   |
|                                     | Wellness Discount  | Up to 20% For completing certain number of steps   |   |

\*\*Deductible is not applicable if Assure optional package is opted.

\*The limits specified under these optional packages shall override the applicable limits mentioned as part of base cover for the respective coverages.

^Available only with Advantage Plan.

**Disclaimer:** ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited) | CIN: U66000MH2012PLC227948 | IRDAI Reg. No.: 151 | Regd. Office: 401/ 402, 4th Floor, Raheja Titanium, Off Western Express Highway, Goregaon East, Mumbai - 400 063 | For more details on risk factors, terms and conditions, please read the sales brochure/ sales document available on our website (Download section) before concluding a sale | Trade Name / Trade Logo belongs to MEMG International India Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license | ManipalCigna ProHealth Prime UIN: MCIHLIP22224V012122 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/0700/May/2022-23

*Terms and conditions apply*



Your expert Health Insurance Advisor has the answer.

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